

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
AT GREENBELT**

In Re: Janet Stacy Kaplan and  
Michael Richard Kaplan

Case No. 19-14173-LSS  
Chapter 7

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**LIMITED OBJECTION TO TRUSTEE'S MOTION FOR AUTHORITY  
TO SELL PROPERTY OF THE ESTATE  
Real Property at 3643 Islington Street, Frederick, Maryland, 21074**

MATRIX FINANCIAL SERVICES, Respondent, (Flagstar Bank, FSB), Servicer (“Secured Creditor”) by and through undersigned counsel files this Limited Objection to the Chapter 7 Trustee’s Motion for Authority to Sell Property of the Estate, and states as follows:

1. On March 20, 2020 the Chapter 7 Trustee filed a Motion for Authority to Sell Property of the Estate.
2. In the Motion the Chapter 7 Trustee correctly asserts that Secured Creditor agrees to accept a short sale on its Note secured by the property known as 3643 Islington Street, Frederick, Maryland, 21074 (the “Property”) – so long as it receives no less than \$305,548.00.
3. Acceptance of the short payoff is conditioned on the proceeds of the sale being received on, or before, May 11, 2020.
4. The Chapter 7 Trustee, in preparing the proposed order, inadvertently misstates the amount that Secured Creditor has agreed to accept as a short payoff. Specifically, the proposed order states: “...and the balance of the net sale proceeds paid to Flagstar Bank in an amount of not less than **\$156,295.71...**” *emphasis added* (Doc. 44-3, page 3 of Proposed Order).
5. Secured Creditor is not opposed to the entry of an order allowing the Chapter 7 Trustee to sell the Property, so long as said Order correctly states the amount Secured Creditor has agreed to accept as a short payoff, \$305,548.00 – and, so long as the Order states that said funds must be tendered to Secured Creditor on, or before, May 11, 2020.

DATE: April 10, 2020

*/s/ Kevin Feig, Esq. (kf)*  
Kevin Feig, Esq.  
Attorney for Movant  
Bar No. 15202

McCabe, Weisberg & Conway, LLC  
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**CERTIFICATE OF SERVICE**

I hereby certify that on the 10<sup>th</sup> day of April 2020, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the foregoing pleading will be served electronically by the Court's CM/ECF system on the following:

Merrill Cohen  
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I hereby further certify that on the 10<sup>th</sup> day of April 2020, a copy of the foregoing pleading was also mailed first class mail, postage prepaid to:

Janet Stacy Kaplan  
3643 Islington Street  
Frederick, MD 21704  
(Via U.S Mail)

Michael Richard Kaplan  
3643 Islington Street  
Frederick, MD 21704  
(Via U.S Mail)

*/s/ Kevin Feig, Esq.*  
Kevin Feig, Esq.